

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DAROLD S TOLEFREE

Debtor(s)

Case No. 17-37209

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/24/2018.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,972.30
Less amount refunded to debtor	\$2,180.83

**NET RECEIPTS:** **\$3,791.47**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,540.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$251.47
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,791.47**

Attorney fees paid and disclosed by debtor: \$460.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FIRST FINANCE	Unsecured	281.00	281.45	281.45	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	977.97	977.97	977.97	0.00	0.00
AURORA UNIVERSITY	Unsecured	3,000.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	22,348.36	9,075.00	22,348.36	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	21,335.25	21,335.25	0.00	0.00
CAVALRY SPV I LLC	Unsecured	261.26	261.26	261.26	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	1,197.77	2,616.17	2,616.17	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	9,092.09	10,022.29	10,022.29	0.00	0.00
CITY OF DES PLAINES	Unsecured	64.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	726.57	926.11	926.11	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	349.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	349.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	401.00	401.95	401.95	0.00	0.00
LVNV FUNDING	Unsecured	574.00	574.33	574.33	0.00	0.00
MCSI INC	Unsecured	500.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	100.00	NA	NA	0.00	0.00
MID AMERICA BANK	Unsecured	0.00	NA	NA	0.00	0.00
MIKES CONSTRUCTION	Secured	2,937.47	NA	2,937.47	0.00	0.00
NCEP	Unsecured	15,783.82	NA	NA	0.00	0.00
NCEP LLC	Secured	NA	16,878.32	8,500.00	0.00	0.00
NORTHEASTERN ILLINOIS UNIV	Unsecured	2,000.00	NA	NA	0.00	0.00
NORTHEASTERN ILLINOIS UNIV	Unsecured	2,018.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	0.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	0.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	547.00	623.86	623.86	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	2,287.26	2,287.26	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PROGRESSIVE FINANCE HOLDINGS	Unsecured	1,238.20	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	230.41	230.41	230.41	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	214.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	120,000.00	120,939.72	125,998.28	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	5,058.56	5,058.56	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	11,683.00	11,793.96	11,793.96	0.00	0.00
US DEPT OF EDUCATION	Unsecured	77,222.00	78,113.37	78,113.37	0.00	0.00
US Dept of Education	Unsecured	0.00	NA	NA	0.00	0.00
VILLAGE OF PALATINE	Unsecured	200.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Secured	NA	0.00	0.00	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$125,998.28	\$0.00	\$0.00
Mortgage Arrearage	\$5,058.56	\$0.00	\$0.00
Debt Secured by Vehicle	\$30,848.36	\$0.00	\$0.00
All Other Secured	\$5,553.64	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$167,458.84</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$127,829.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$3,791.47</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,791.47</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2019

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.